

### **Abstract of the Invention**

A fuel purchase incentive is provided incident to the sale of a vehicle. With respect to the sale of an automobile, the incentive consists of a program price, for example a discount price or a capped maximum price, for a specified quantity of a specified brand and type of gasoline. The incentive is calculated as a function of the anticipated fuel use factors of the automobile buyer. The incentive information is provided to the buyer at the time of purchase of the automobile and stored for use by an incentive program operator. When the buyer purchases gasoline pursuant to the incentive program, the buyer recognizes the program price through the provision of a rebate, credit, real-time discount or other appropriate mechanism. Program sponsors may participate in the fuel incentive program, for example providing a payment(s) to the program operator in exchange for establishing a relationship with a customer under the program. The program operator may hedge the financial risks associated with the volatility of fuel prices. Different mechanisms are provided whereby the customer may identify himself as a program participant, select a payment mechanism or account under the program and receive the program price.

The invention has application to vehicles other than automobiles and fuels other than gasoline. In one embodiment, a hedge program may be developed to offset the risk associated with guaranteeing the price of the fuel.